

# QUESTION AND ANSWER BOOKLET

## LONG DISTANCE LIMITED SERVICING FROM THE BENEFITS AND ENTITLEMENTS SERVICE TEAM (BEST)

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### *LONG DISTANCE SERVICING*

#### **How does long distance servicing work?**

BEST was designed to take advantage of the latest technology available while putting you in the benefits and entitlements driver's seat. BEST provides service via an automated system, which you can access by phone or web, a call center, and a backroom-processing unit. In the majority of cases, you will conduct your benefits and entitlements business using the system to obtain general information, personal benefits information including retirement estimates, and to effect your benefits transactions, for example, health benefits and TSP Open Season elections. On those occasions, where you need to speak with a Benefits Counselor, using the phone system, you may transfer to the next available counselor.

#### **What types of services can I receive from BEST?**

Under limited services, BEST provides benefit servicing in the following three program areas: Federal Employees' Health Benefits (FEHB), Federal Employees' Group Life Insurance (FEGLI), and Thrift Savings Plan (TSP).

### **What types of benefit services can I receive from my servicing Civilian Personnel Flight (CPF)?**

The CPF provides benefit servicing in the following areas: in-processing and out-processing, retirement, survivor benefits, designation of beneficiaries, leave administration, and injury/unemployment compensation.

### **What is the difference between full services and limited services?**

Under full services, the Air Force Personnel Center (AFPC) provides staffing, classification (if the base services less than 500 employees), Official Personnel Folder (OPF) management, and full benefits and entitlements services, which consist of health, life insurance, Thrift Saving Plan (TSP), retirement, and survivor benefits. Under limited services, AFPC is only responsible for health, life insurance, and TSP. All other personnel functions remain a responsibility of the local Civilian Personnel Flight.

### **Why is the BEST telephone automated system good for me?**

The BEST automated system enables you to be self-sufficient in managing your Federal benefits and entitlements. It allows you to take more responsibility and gain a better understanding of how decisions concerning the various programs impact you and your family. Now, answers to questions will be prompt and consistent - assuring an accurate response each and every time. Even with all this automation, remember you will always have the option to speak to a counselor through the telephone automated system within any of the benefits areas during our normal business hours.

### **Why is the BEST automated web system good for me?**

The web automated system also enables you to be self-sufficient in managing your Federal benefits and entitlements. Like the telephone automated system, you will be able to conduct benefits transactions and obtain general and personal information from the convenience of your office and/or home. However, the web system offers the added benefit of being able to read and print the scripted text, view your personal information, and input data using your computer keyboard as opposed to using the telephone. Should you need assistance, you will need to speak to a Benefits Counselor through the BEST phone system.

## ***BEST SYSTEMS ACCESS***

### **How do I access the BEST telephone automated system?**

If dialing within the United States, you can access the BEST phone system toll-free by dialing 1-800-997-2378, or commercial 527-2378 within the San Antonio, Texas area. If you are calling from outside the United States, you will dial a toll-free direct access number for the country you are in, which you may obtain from your servicing Civilian Personnel Flight (CPF). You will use your social security number (SSN) and Personal Identification Number (PIN) to access your records. The first time you access the system, your PIN will be a four-digit number equivalent to your month and year of birth. For example, if you were born in October 1965, your PIN will be 1065. For security reasons, the system will require you to change your PIN to a six-digit number that complies with the DoD security guidelines voiced in the system.

### **I'm TDY overseas, what if I have problems calling toll-free?**

The CPF at the overseas base should be able to provide guidance for contacting BEST toll-free. The CPF is familiar with the appropriate long-distance carrier and toll-free access number for the country you are in.

## **How do I access the BEST web automated system?**

The BEST automated web system - Employee Benefits Information System (EBIS) - is a secure web program. As a result, before you can use EBIS you must first log in to the AFPC Secure Web site. To get started, go to [http://www.afpc.randolph.af.mil/dpc/BEST\\_GRB/EBIS.htm](http://www.afpc.randolph.af.mil/dpc/BEST_GRB/EBIS.htm) and click on "Enter the AFPC Secure Web Site Login." A "Client Authentication" dialog box will appear. There are two ways to access AFPC Secure: via DoD PKI certificate, or the regular AFPC Secure UserID and password. Read on, then select your method of entry.

DoD PKI Certificate. You may use this method to access AFPC Secure if your browser has been configured for use with the Common Access Card (CAC) and CAC personal identification number (PIN), or a DoD PKI software certificate.

- Click "OK" when you see your name and certificate number in the "Client Authentication" dialog box. Insert your CAC Card into the reader on your computer. Enter your CAC PIN at the prompt. If entered correctly, you'll then have access to AFPC Secure. Follow the directions below under "How to Enter EBIS."

- If you are a first-time user of AFPC Secure logging in via this method, you should establish a UserID and password while logged on. You'll need a UserID and password if you want to access EBIS from your home computer or another workstation.

UserID and Password. If your browser is not configured to use the CAC card or you are logging on to AFPC Secure from your home or another workstation, or perhaps you just prefer to log with your UserID and password today, click "Cancel" when the Client Authentication dialog box appears on your screen, then enter your UserID and password and press "Submit." (Note: if you've already logged in to AFPC Secure via CAC or software certificate, you'll need to connect to AFPC Secure using your CAC or software certificate in order to establish a UserID or password.)

- If you already have a UserID and password, input it. If you have forgotten your UserID, you will have to call the Civilian Technical Assistance Center (TAC) at the phone number listed on the bottom of the AFPC Secure Site login screen to have your account reactivated. You will also have to contact the DPC TAC if you forget your password and have not created the revalidation questions.

- If this is your first time logging on to the AFPC Secure web site and you wish to use the regular UserID and password method, you will create a UserID and password as follows:

- Click on the "Civilian" button at the bottom of the page. The "Air Force Civilian Verification Screen" will appear. Enter your SSN, date of birth, service computation date for leave, pay plan, grade, and step. You can obtain this information from your most recent Leave and Earnings Statement or SF 50, Notification of Personnel Action.

- Once the system verifies this information, you will create a UserID and password. The UserID will default to the first four letters of your last name and the last four numbers of your SSN unless you enter a different one. The system will require you to enter a valid E-mail address to establish your password. (Upon completion, it will send you confirmation of your new UserID and password. You will use your UserID and password to access any of the AFPC web applications, such as the Electronic Official Personnel Folder (EOPF) or the On-line Career Program Registration.) After acceptance of your UserID and password, the system will take you back to the AFPC Secure Web Sites Login page where you will input your newly created UserID and password and press "Submit." The Secure Web Sites page will appear. Scroll to the bottom and click on the "Create/Edit Questions" button. This feature allows you to create 4

revalidation questions and answers. If you later forget your password, click on the “Password Re-creation Process” button, answer your questions, and the system will allow you to create a new password.

How to Enter EBIS. After accessing the AFPC Secure, click on the “EBIS” button. This will take you to the EBIS program main menu area. Within EBIS, you may conduct benefits transactions, obtain benefits information, or obtain annuity estimates. As an added security measure, once you are in the web transactions area, you will be required to input your SSN and BEST PIN to access your personal records or complete transactions.

### **What if I don’t have an E-mail account?**

If you don’t have an E-mail address, either at work or home, you’ll need to set up an E-mail account with one of the free E-mail services. You should be able to use a computer at your Base Library, Family Support Center, or perhaps your servicing Civilian Personnel Flight to do this. If you don’t establish a valid E-mail account, you will not be able to access the AFPC Secure web site, and as a result, you’ll be unable to use EBIS or any of the other secure web programs available via that site.

### **Is my AFPC Secure password the same as my PIN?**

No. Please try not to confuse these items. Your “password” is used to access the AFPC secure web site, which then gives you access to EBIS and any other web applications you are authorized to use, such as the Electronic Official Personnel Folder (EOPF). Your PIN is the six-digit number you use to access the BEST telephone system, except that once you are in EBIS, you are required to input your SSN and PIN to process each benefits transaction or to access your personal records.

### **Will my AFPC Secure password expire after non-use?**

Yes. Your AFPC secure web sites password will expire after 120 days of non-use. If this should happen, you can establish a new password by clicking on the “Civilian” button and entering the required information. The system will permit you to establish a new password without technical assistance.

### **Is my PIN the same for the telephone automated system and the web system?**

Yes. So, if you establish your PIN in the telephone automated system, it will be the same for the web system. If you establish your PIN in the web system, it will be the same in the telephone automated system.

### **Can I change my PIN?**

You can change your PIN as many times and as often as you want. And, we recommend that you change your PIN if you feel it has been compromised. If using the phone system, the system will ask you if you want to change your PIN after you input the correct SSN/PIN combination.

If using the web system, click on the “PIN” button on the menu. On this page, you can process any one of three actions, i.e., “Change my PIN,” “I don’t remember my PIN,” or “Create a PIN.” In order to change your PIN, you will click on “Change my PIN.” You will then input your SSN, current BEST PIN (4 or 6 digits), new BEST PIN (6 digits), and then re-enter the new PIN for verification (6 digits).

### **What happens if I lose or forget my PIN?**

The telephone automated system now gives you the ability to establish a new PIN without the assistance of a counselor. The system will ask you to press 1 to enter your SSN and PIN, or press 2, if you have forgotten your PIN. To reset your PIN, you will need the following information which can be obtained from your most recent Leave and Earnings Statement (LES): your social security number, date of birth, service computation date for leave, civilian pay plan, grade, and step. Once the system has verified the data you entered matches the data on file in the Civilian Personnel Data System, it will ask you to input a six-digit number of your choice as long as it complies with the DoD security guidelines voiced in the system.

You can also establish a new PIN through the web automated system by clicking on the “PIN” button on the menu, followed by clicking on “I don’t remember my PIN.” The system will prompt you to provide your social security number, date of birth, service computation date for leave, civilian pay plan, grade, and step. Once the system validates this information, you will be allowed to select a new six-digit PIN.

### **What if I can’t get into the telephone automated system?**

All employees serviced by the Air Force Personnel Center should have access to the automated system. If the system does not recognize your PIN, it will tell you that the PIN you entered does not match the PIN on file for your social security number. The system will then permit you to press 1 to retry your SSN and PIN, or to press 2 if you have forgotten your PIN. After three consecutive incorrect attempts within the same phone call, the system will automatically transfer you to the forgotten PIN module, where you will establish a new PIN. If the problem is not your PIN and you are calling between 4 a.m. - 7 a.m. CST, the system may be updating your records. In this case, you should hang up and try your call again after 10-20 minutes. If you continue to have problems accessing the system, you should contact your servicing Civilian Personnel Flight and they will contact us.

### **What if I can’t get into the web automated system?**

If you have previously established an AFPC Secure UserID and password, and are trying to log on at the AFPC Secure Web Sites Login Page, and receive the message “You have entered an incorrect password or UserID,” you may click on the “Return to Logon” screen and attempt to input your UserID and password again. The password is case sensitive. Ensure your caps lock is in the correct position and re-enter your UserID and password. Note: After 3 unsuccessful attempts to input your UserID and password, the system will lock you out for 1 minute, after 6 unsuccessful attempts, the system will lock you out for 5 minutes, and after 9 unsuccessful attempts, the lock out is 24 hours. If you have forgotten your UserID and password, you must contact the Civilian Technical Assistance Center (TAC) at the number listed at the bottom of the AFPC Secure login page to have your account unlocked. These employees are not personnelists and cannot answer benefits and entitlements questions. If you are in a transactions area of EBIS and receive a message that says “Invalid Login” or “Invalid PIN,” click on the “Back” browser button. This will return you to the page where you entered your SSN and PIN. This is where you can click on the PIN button on the menu. You can reset your PIN by clicking on “I don’t remember my PIN.” Once you answer the security information, the system will allow you to select a new six-digit PIN. If the system tells you your SSN is invalid, you will need to contact your servicing CPF. If the problem is not your UserID and password, nor your SSN and PIN, and you are calling between the hours of 4 a.m. - 7 a.m. CST, the system may be updating your records. You should wait 10-20 minutes and try to access your records again. If you continue to have problems, you should contact a Benefits Counselor through the telephone system or call your servicing CPF for assistance.

### **I am a new employee serviced by BEST. Can I use the automated system?**

As a new employee, you are only able to use the automated system if your appointment action has been processed through the personnel data system. Your Civilian Personnel Flight is responsible for processing your appointment action. This can take up to a few days after your first duty day. If during this period of time you need to make a benefits election and cannot access the BEST system, please contact your local CPF who will contact us.

### **I don’t have a touch-tone telephone. Can I use a rotary phone?**

No, you must use a touch-tone telephone to access the BEST telephone automated system, conduct benefits transactions, and receive on-line retirement estimates. You are authorized to call the BEST from your duty station.

### **I’m hearing impaired, can I use the BEST system?**

Yes. You can use the web automated system to obtain information, complete transactions, or compute retirement estimates. Additionally, you can communicate with our Benefits Counselors directly using

Telephone Device for the Deaf (TDD) equipment. The TDD ***toll-free*** number is **1-800-382-0893, or commercial 565-2276 if calling within the San Antonio area.** If you are overseas, you will dial a toll-free direct access TDD number, which you may obtain from your local CPF. If the number is not working, please contact your servicing CPF for assistance. TDD calls are routed to counselors in receipt order. If no counselors are available, you will be able to leave a message. Benefits Counselors will review these messages and return your calls. Counselors will complete transactions and provide counseling information for you; however, under limited servicing, counselors are not available to provide retirement counseling or compute retirement estimates on your behalf. You can obtain an estimate using the web automated system or by contacting your servicing CPF.

**I'm an overseas employee, how do I know whether to use AT&T or MCI for toll-free calling?**

We apprise CPFs when our long-distance service contracts change. CPFs are then responsible for apprising employees of this change. You should check with your CPF should you have questions.

**I'm bi-lingual, can I choose another language within the automated system?**

No. Our system is scripted using the English language. If for some reason you have difficulty understanding the English language and you are unable to conduct your transactions, you will need to consult with your CPF for guidance.

**When can I access the BEST system?**

You can access the BEST systems 24 hours a day, 7 days a week from the comfort of your duty station, your home, or even while you are on vacation. Exceptions: The web system is unavailable on Sundays from 7 a.m. - 10 a.m. CST for maintenance of the AFPC homepage, and both systems are unavailable on Saturdays from 8:45 p.m. - midnight CST for database backup.

## ***COUNSELOR ASSISTANCE AND CUSTOMER SERVICE HOURS***

**How do I reach a Benefits Counselor?**

If you are located within the United States, you can reach a counselor by dialing 1-800-997-2378, or commercial 527-2378 within the San Antonio area. If you are calling from outside the United States, you will dial a toll-free direct access number. If you are hearing impaired with access to TDD equipment, call our toll-free TDD number: 1-800-382-0893, or commercial 565-2276 within the San Antonio area. In the overseas area, employees with TDD equipment may call a toll-free direct access TDD number, which may be obtained from the CPF. Once you access the telephone automated system, you will hear "Welcome to the Air Force Personnel Center." To access the Benefits and Entitlements Services System, you will press "2" and then press "1" indicating you are a current Air Force-serviced employee. After you input your social security number (SSN), Personal Identification Number (PIN), and commercial duty phone number, you can obtain program information, conduct benefits transactions, or press zero (0) within any of the benefits areas to speak with a Benefits Counselor. If you wish to talk to a Benefits Counselor, the BEST system places you in a waiting queue for the next available counselor.

**Why can't I reach a benefits counselor from the main menu?**

One of the unique functions of our telephone system is called "Skills Based Routing." This function enables us to route various calls to specific counselors, but it requires us to know which benefit area you are transferring to a counselor from. As a result, employees must access one of the benefit areas (health benefits, retirement, TSP, life insurance, etc.) and then press "0" to be transferred to a Benefits Counselor.

**What are your customer service hours?**

Benefits Counselors are available Monday - Friday, from 7 a.m. - 6 p.m. CST.

**Do you have a time zone comparison chart?**

Yes. For your convenience, we have included a time zone comparison chart as a detachable insert. Please refer to it when calling the BEST automated phone system or when you are trying to reach a counselor. If you live overseas, you should note that some countries time do not change their time for daylight savings. Thus, we have prepared two charts, one for standard time and one for daylight savings. Please be sure to refer to the appropriate chart.

**How long will I have to wait for a Benefits Counselor?**

Customer wait times depend upon the number of callers waiting for a counselor. Wait times are currently averaging between 0 to 1 minute. Generally, there are no more than 10 callers in the queue during non-peak seasons. During peak seasons such as Federal Employees' Health Benefits, Thrift Savings Plan, and Federal Employees' Group Life Insurance open seasons, and the end-of-year and mid-year retirement surge, BEST experiences an influx of calls. However, we continuously monitor and evaluate the system to ensure wait times to reach a counselor are minimal. The system will voice queue time announcements. These announcements are estimates based upon the number of callers holding and the duration of calls. Remember, you can complete most transactions without assistance of a counselor, and the web system is also available. But, if you need counselor assistance, listen for the announcements. They will assist you in making the decision to hold or try your call again.

**I don't like these automated phone systems, do I have to use this one?**

If you want to conduct benefits transaction(s), you must use either the telephone or web automated system. To promote centralized servicing, the BEST system electronically processes all benefits transactions. For your protection, only you, using your SSN and PIN, can generate the electronic signature authorizing the transaction. You are responsible for personally safeguarding your PIN. We do not recommend you authorize others to conduct business on your behalf.

**Can I personally visit the Air Force Personnel Center (AFPC) for benefits servicing?**

No. In order for us to provide quality service, it is necessary for you to use the automated systems. However, BEST counselors are available at the touch of your fingertips during normal duty hours to answer your questions or discuss your concerns.

## ***SYSTEMS SECURITY***

**How secure is the automated system?**

The system is very secure. We developed the system taking into consideration security requirements and concerns. After your initial entry, you will access your records using your SSN and personally chosen PIN.

**What backup systems are in place to prevent the system from crashing?**

Our telephone switching equipment, known as Automatic Call Distribution (ACD), has a battery backup should the system go down. We have also purchased a redundant or duplicate system to further backup the switching equipment. Our automated system, known as IVRS (Interactive Voice Response System), has two production servers and one development server. The development server can act as a backup if one of our production servers goes down.

**What kinds of security measures safeguard the web system?**

There are three processes included in the Web procedures providing protection against unauthorized disclosure: secure sockets layer (point-to-point encryption), the UserID and password authentication before

you enter the web application, and SSN and PIN authentication before being allowed into the personal transaction area.

**What does secure sockets layer (point-to-point encryption) mean?**

Secure sockets layering is nothing more than point-to-point encryption. Encryption means your password and all information relating to you and your account is scrambled and locked with a mathematical key during the electronic transfer. In point-to-point encryption, the information is scrambled and locked at both ends. Most browsers have an icon such as a key or a lock to represent an encrypted mode or session. A broken key, open lock, or no lock indicate the session or mode is not encrypted.

**What is a browser?**

A browser is the mechanism used to surf the Web. Your browser must have secure sockets layers (SSL) and 128-bit encryption in order to operate within our site.

**What web browsers can I use?**

We have tested both Internet Explorer Version 3.02 and higher and Netscape 4.0 on our web site. However, if your browser is configured with SSL and 128-bit encryption, it should work.

**What if I get a timed-out response when using the web?**

You will get this error if your browser is not configured to accept "Cookies." To change this in Internet Explorer, click on Tools on the Toolbar. When the next menu drops down, click on Internet Options. When that box opens, click on the Security tab. At the bottom of the Security box, click on Custom Level, then scroll down to Cookies. Choose Enable under both "Allow cookies that are stored on your computer" and "Allow per-session cookies (not stored)." Then click on OK. To change in Netscape, click on Edit on the Toolbar. This will activate a Preference Dialog Box. Click on Advanced. Click on "Accept all Cookies." If you prefer, you may click on "Warn me before accepting a Cookie." Click on OK. This operation will set your browser so you shouldn't get the "Timed-Out" response.

**What if someone gets access to my PIN and my personnel records and makes changes?**

You are responsible for personally safeguarding your PIN. Part of that responsibility is ensuring you monitor your Leave and Earnings Statement (LES) each and every pay period! Your LES documents all benefits transactions affecting your pay. If you notice a change you did not authorize, call the BEST line between 7 a.m. and 6 p.m. CST. You will need to transfer to a Benefits Counselor by pressing zero (0) within any of the benefit program areas. After discussing the situation with you, the Benefits Counselor may update your records reflecting no change ever took place. You should also change your PIN.

## ***BEST PROGRAM INFORMATION***

**How do I obtain forms to complete transactions?**

You no longer need to complete forms to conduct normal benefits and entitlements transactions at AFPC. You will need forms to designate beneficiaries, make deposits, redeposits, voluntary contributions, and apply for retirement. Since these are services you receive from your Civilian Personnel Flight (CPF), you should consult with your CPF for specific guidance on these forms and instructions in these areas. You may also want to reference the Office of Personnel Management (OPM) web page and the Thrift Savings Plan (TSP) web page for copies of these forms. OPM's forms web page is <http://www.opm.gov/forms>. TSP's web page is <http://www.tsp.gov>.

**What if I can't figure out what to do or the system won't let me make the transaction?**



Providing you are calling Monday-Friday, 7 a.m. to 6 p.m. CST, you can always talk to a Benefits Counselor by using the telephone automated system and pressing zero (0) within any of the benefits areas. The counselor will answer your questions and assist you in the process. In most cases, the counselor will return you to the automated system to finalize the transaction.

**Do you have a chart or diagram that outlines the BEST features in the system?**

Yes, we do! We have developed a short-cut menu to help you navigate throughout our telephone automated system. Using the BEST Menu on pages 14 - 15, you can access various parts of the automated system quickly.

**Are transaction timelines based upon my area's time zone or BEST time zone?**

Most benefits transactions must be completed within specified dates. When using the telephone system, these timelines will run parallel to your servicing Civilian Personnel Flight's time zone. In other words, if you are located in Africa but serviced from Ramstein AB, Germany, the beginning and ending dates of an open season will be based upon the date and time of Ramstein AB, Germany, not Africa. Likewise, if you are located in Hawaii but serviced from Selfridge AFB, Michigan, the beginning and ending dates of an open season will be based upon Selfridge AFB's time zone, not Hawaii's. The reason for this is the telephone system uses the Central Civilian Personnel Office Identification Code (CCPO-ID) to establish the employee's location for open season time zone purposes.

Conversely, the **web** system transaction timelines are based on the time zone for BEST, which is Central Standard Time (CST). Thus, when it's 0001 CST at the beginning of an open season, you can complete your transaction using the web system, despite your time zone or the time zone of your servicing Civilian Personnel Flight. Likewise, when it is 2400 CST at the end of an open season, the web system will no longer permit you to complete an open season transaction despite the fact the open season may still be effective in your CPF's area or your time zone, if different.

**Can I obtain copies of my completed transactions?**

Yes, if you have access to the Electronic Official Personnel Folder (EOPF) web application, you can obtain documents through the EOPF. Once the transaction is effective, you can access the EOPF at <http://www.afpc.randolph.af.mil/eopf/Default.htm>. After insuring you have the appropriate software installed on your computer, click on EOPF and the system will take you to the AFPC Secure Web Sites Login page. Input your UserID and password, which you will establish the first time you access any of the AFPC web applications, then click on the Civilian\_Electronic\_OPF button. If your base or major command has not completed Impact and Implementation bargaining with the local union over the EOPF web application, you will not be able to access the EOPF. To determine if your base has access to the EOPF, you may check our web site at [http://www.afpc.randolph.af.mil/EOPF/eopf\\_auth.htm](http://www.afpc.randolph.af.mil/EOPF/eopf_auth.htm). If you do not have access to the EOPF and you need a copy of a completed transaction, you will need to contact your servicing Civilian Personnel Flight.

**What kinds of health benefits (FEHB) information does the system provide?**

The FEHB section of the telephone automated system provides general program information regarding: (1) types of available health plans and family member enrollments; (2) costs; (3) open season enrollments; (4) out-of-cycle changes; (5) the effect of leave without pay (LWOP) on FEHB; (6) temporary employees; (7) temporary continuation of coverage upon separation or when a dependent child reaches age 22 or marries prior to age 22; or (8) taking FEHB coverage at retirement and upon death. The system can also verify your personal FEHB coverage; for example, which plan you and your family are enrolled in, if applicable, and the plan's cost. You can also inquire about any projected FEHB transactions.

You can obtain similar general FEHB program information through the BEST web site at <http://www.afpc.randolph.af.mil/dpc/BEST/fehb.htm>, or by accessing the FEHB program area in EBIS.

**What kind of health benefits (FEHB) business transactions can I do in the automated system?**

You can process the following FEHB transactions: (1) open season enrollments and changes; (2) permitted non-Open Season enrollments and changes based on life events; (3) changes from self and family to self only; and (4) cancellation of all FEHB coverage. Newly eligible employees will also elect their initial FEHB coverage using the automated system. If you are participating in FEHB Premium Conversion, you may need to transfer to a benefits counselor to decrease/cancel coverage. You can also inquire about any projected health insurance transactions in the personal information area of the telephone automated system, and the personal transaction area of the web automated system.

**What information do I need to change my health benefits (FEHB) using the automated system?**

To conduct FEHB business transactions, you need the enrollment code of the health plan of your choice. You'll find this code in the FEHB plan comparison guide, RI 70-1, or in the appropriate plan brochure. You can obtain FEHB plan brochures and plan comparison guides from the Office of Personnel Management (OPM) web page at <http://www.opm.gov/insure/health/index.htm>, or by accessing our website at <http://www.afpc.randolph.af.mil/dpc/BEST/fehb.htm>. If your enrollment is for self and family coverage, you will need each family member's SSN and date of birth, just as you do today when you complete an enrollment form.

**Do I need to speak with a benefits counselor if I am electing self and family coverage or providing information on my other insurance such as Tricare or Medicare?**

Yes. If you are using the phone system, you must complete your election during our normal customer service hours, Monday - Friday, 7 a.m. - 6 p.m. CST. The system will automatically transfer you to a benefits counselor to obtain your dependent data or other insurance information.

You can make your self and family elections and provide information regarding your "other" insurance in the web system without counselor assistance. However, if you have more than 10 dependents, you must use the BEST phone system to accomplish the enrollment.

**How can I obtain a faxed copy of my SF-2809, Health Benefits Registration Form?**

If you reside in the United States, you can obtain a faxed copy of your most recent SF-2809 through the telephone automated system by pressing "1" for Federal Employees Health Benefits, then "8" for a faxed copy of your most recent SF-2809. You will need to input your ten-digit commercial fax number. You should receive your faxed copy within 30 minutes to 4 hours depending upon fax traffic. If you reside overseas, you cannot obtain a faxed copy of your SF-2809 through the telephone automated system. Overseas callers will be able to receive a faxed copy of their SF-2809 when our telephone contract changes to MCI. In the meantime, overseas employees can obtain a copy by contacting a benefits counselor and requesting it. Please note, you will need to contact your local CPF if you need an SF 2809 processed prior to Limited B&E servicing.

Once a new health insurance transaction is effective, you may also obtain a copy of the SF-2809 by accessing the Electronic Official Personnel Folder (EOPF). This capability is available only to employees whose bases have completed union negotiations regarding the EOPF, making this application available to its employees.

**What kind of Federal Employees Group Life Insurance (FEGLI) information does the system provide?**

The FEGLI section of the web and telephone automated systems provides general FEGLI program information regarding: (1) coverage and effect of leave without pay; (2) requirements for continuing life insurance into retirement; (3) beneficiary information; (4) living benefits or assignments of benefits; and (5) options upon leaving employment. The personal information area of the FEGLI section can also verify your

personal FEGLI coverage, for example, your current life insurance coverage and amount for Basic Coverage, Option A - Standard Coverage, Option B -Additional Coverage, and Option C - Family Coverage and how much it costs you each pay period.

**What kind of life insurance (FEGLI) benefits transactions can I do in the automated system?**

You can process the following life insurance transactions through the telephone and web automated systems: (1) new employees or those newly eligible will elect coverage; (2) elect or increase optional coverage; (3) waive/decrease optional coverage; (4) waive or cancel all coverage; and (5) open season enrollment changes.

**Do I have to provide documentation to support non-open season health benefits and life insurance elections and changes?**

Historically, the Civilian Personnel Flight (CPF) has required you provide verifying documentation prior to making non-open season changes. When using the BEST system, you will not be asked to provide documentation prior to the transaction. However, as a part of our quality verification process, you will be asked to provide documentation to support a non-open season life insurance change if you increased your coverage. If you made a non-open season health benefits election or change, you may be randomly selected to provide the documentation to support your transaction. It is important to obtain and retain the documentation that supports your election in your personal files in case you are asked for this documentation. You should retain this documentation for up to one year following your benefits transaction. Failure to provide the documentation can result in your transaction being voided.

**What kind of TSP benefits transactions can I do in the BEST systems?**

You will contribute, change your contribution amount, or terminate your TSP contributions using the BEST web or telephone automated systems. You can also compute a TSP annuity estimate through the BEST automated systems. If using the phone system, you will press “2” for retirement, “3” for estimate, and “3” for a TSP monthly annuity estimate. If using the web, you will enter the TSP area of EBIS web transactions; click on “TSP Personal Information,” then “TSP Account Balance Data,” where you will input your TSP account balance information; and then click on “TSP Annuity Estimates,” where you will obtain a TSP annuity estimate.

**How do I change my TSP during Open Season?**

You will use the BEST telephone or web automated systems to complete your TSP open season election. If using the telephone system, at the main menu you will press “3” for TSP, then “2” for TSP open season enrollments. You will be allowed to contribute, change your contribution, or terminate your TSP contributions. Before your transaction is effected, the system will voice your TSP election and ask you to verify if it is correct.

If using the BEST web automated system, you will click on the TSP menu option, then on TSP Open Season Transactions. Once you complete your transaction, the system will verify your transaction is complete. You may then print a copy of your receipt from your computer.

To make or change your TSP contribution allocation, you will access the Thrift Savings Plan system via the TSP homepage at <http://www.tsp.gov>, or the TSP Thriftline at 1-504-255-8777. You will access the TSP systems using the TSP PIN provided by the TSP Service Office. You can invest your contributions amongst the Government Securities Index Investment (G) Fund, the Common Stock Index Investment (C) Fund, the Fixed Income Investment (F) Fund, the International Stock Index Investment (I) Fund, and the Small Capitalization Stock Index (I) Fund. New enrollees will have their TSP contributions invested in the Government Securities Index Investment (G) Fund until they make a contribution allocation with the TSP Service Office. Once you make a contribution allocation, you can change it as often as you like.

**Does BEST do the same things as the TSP Service Office?**

BEST and the TSP Service Office (managed by the National Finance Center (NFC)) are two separate offices with two separate automated systems designed to do different types of transactions. The two systems are not connected. You will use the BEST system when you want to process an open season transaction or stop your biweekly payroll contributions. Open season transactions only affect future money going into your account from biweekly payroll contributions. You will use the TSP Thriftline or TSP homepage when you want to inquire on your TSP account balance, make or change your TSP contribution allocation, or request an Interfund Transfer. Interfund Transfers move existing money in your TSP account from one fund to another. A Contribution Allocation Request identifies how you want your TSP payroll contributions invested in one or more funds. To access the TSP systems, you will use the TSP PIN sent to you via mail by the TSP Service Office. New TSP enrollees receive their TSP PIN approximately three (3) weeks from the date their TSP contributions start. Once you receive your TSP PIN, you can change it to one you personally select via the TSP homepage or Thriftline. If you forget your TSP PIN, you can request a new one, and the TSP Service Office will send it to you within 10 business days.

### **What type of retirement services does BEST provide?**

BEST will not provide retirement services for limited service employees. Your Civilian Personnel Flight (CPF) will be the focal point for all of your retirement questions, application processing, and retirement concerns. However, you can obtain general and personal retirement information, a retirement annuity estimate, and a Thrift Savings Plan annuity estimate by using the BEST telephone or web automated systems. Should you have questions regarding the annuity estimate or other retirement-related concerns, you should address those issues to your CPF.

### **What kind of retirement services does the CPF provide?**

Your CPF will provide all retirement services, to include retirement counseling, annuity estimates, and application processing.

### **What kind of retirement information does the system provide?**

The retirement section of the automated systems provides general retirement program information for both the Civil Service Retirement System (CSRS) and Federal Employees Retirement System (FERS) regarding: (1) explanation of retirement codes; (2) types of creditable service; (3) types of retirement; (4) how retirement benefits are computed; (5) survivor benefits; (6) COLA; (7) voluntary contributions or refund of contributions; and (8) CSRS Offset information. The personal information area verifies your personal retirement coverage (for example, your retirement system and the date you are first eligible to retire on an optional retirement with a full annuity). The system determines this date based on your date of birth and service computation date for leave, or your civilian service computation date, if you are retired military.

You can also obtain a number of documents through our homepage at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm>, or by selecting the fax module from the main menu of the telephone system. Our homepage and fax document index provide a number of retirement articles intended to educate and assist employees in the retirement planning process. However, these articles provide procedures specifically written for employees who are serviced under our “full servicing mission,” and they do not apply to you. You should consult your servicing CPF for the specific procedures you should follow.

### **What kinds of retirement planning services does the system provide?**

The phone system provides precalculated voluntary unreduced retirement annuity estimates, real-time retirement annuity estimates, both optional and early, and TSP monthly annuity estimates.

The web provides precalculated annuity estimates in the Personal Statement of Benefits for voluntary optional retirement, early or discontinued service retirement, MRA + 10 FERS voluntary retirement, disability retirement, and death in service. The web provides real-time on-line estimates for voluntary optional and early or discontinued service retirement under the Retirement - Personal Retirement Information

- Annuity Estimates Module. The web also provides TSP annuity estimates under the TSP - Personal TSP Information - TSP Annuity Estimates Module.

### **When am I eligible to retire?**

It is important you understand the eligibility requirements for voluntary optional retirement. If you are **CSRS**, you are eligible for an unreduced retirement annuity at age 55 with 30 years of creditable service, age 60 with 20 years, or age 62 with 5 years. If you are **FERS**, you are eligible for an unreduced retirement annuity at your Minimum Retirement Age (MRA) (55 to 57 depending on the year you were born) with 30 years of creditable service, age 60 with 20 years, or age 62 with 5 years. Eligibility for voluntary early or discontinued service retirement for both CSRS and FERS is age 50 with 20 years of creditable service or any age with 25 years of creditable service. (For CSRS, the annuity is permanently reduced 2% for each year under age 55; for FERS, there is no reduction, except if there is a CSRS component to the annuity). In addition, FERS employees can voluntarily retire with a reduced annuity at their Minimum Retirement Age with 10 years of creditable service. The reduction is 5% for each year under age 62.

### **What does the system use to calculate my monthly retirement annuity estimate?**

The system uses the standard retirement annuity computation formula, which is based on your length of service and your high-3 average salary.

### **What is a precalculated retirement estimate and how is it figured?**

The BEST system can provide you with **precalculated retirement estimates** updated biweekly. For precalculated estimates, the system uses the date you first become eligible to retire with an unreduced annuity as your retirement date. The web also provides pre-calculated early, discontinued service, disability, and if FERS, MRA + 10 annuity estimates in the Personal Statement of Benefits. If you are currently eligible to retire, the system uses the pay period end date of the last reverse payroll interface tape, normally two to three weeks old. It determines your length of service by subtracting your service computation date for leave from your date of retirement. If you are retired military, the system uses your civilian service computation date. For precalculated estimates, if your retirement date is 3 or more years from January 1 of the current year, the system uses your current salary, including locality pay, as your high-3 average salary. If the projected retirement date is less than 3 years from January 1 of the current year, the system uses a percentage of the current salary including locality pay.

The high-3 percentage is based on the length of time from the beginning of the current year to the retirement date as follows: 3 months - 94%, 6 months - 95%, 9 months - 96%, 12 months - 97%, 15 months - 97.3%, 18 months - 97.75%, 21 months - 98.125%, 24 months - 98.5%, 27 months - 98.875%, 30 months - 99.25%, 33 months 99.625%. The system assumes the only pay increases during the last three years were the annual pay adjustments.

### **What is a real-time on-line estimate and how is it figured?**

A **real-time estimate** is based on information **you** input - date of retirement, high-3 average salary, and if you are CSRS, your sick leave balance. Real-time estimates allow you to run as many “what if” scenarios as you would like. The system determines your length of service by subtracting your service computation date for leave from your date of retirement. If you are retired military, the system uses your civilian service computation date. The system gives you the option to use your current salary, including locality pay, as your high-3 average salary, or to input any high-3 average salary you would like. If your projected retirement date is less than 3 years from January 1 of the current year, we recommend you use the following percentages of your current salary for your high 3 average salary: 3 months - 94%, 6 months - 95%, 9 months - 96%, 12 months - 97%, 15 months - 97.3%, 18 months - 97.75%, 21 months - 98.125%, 24 months - 98.5%, 27 months - 98.875%, 30 months - 99.25%, 33 months 99.625%. These percentages assume the only pay increases you will have during your last 3 years are your annual pay adjustments. If you expect to receive salary increases other than the annual pay adjustments during the last 3 years, you should reduce the

percentage you use. If the retirement date you select is less than 3 years from the beginning of the current year, and you use your current salary, your high-3 average salary will be too high and so will your estimated annuity.

Note: FERS employees wanting an MRA + 10 reduced annuity estimate should use the optional option and not the early option. If you select the early option, the system will NOT deduct the age reduction and the estimate will be inaccurate.

### **Can everyone use the automated system for retirement estimates or retirement eligibility dates?**

No, unfortunately the automated system is not for everyone. The following employees ***SHOULD NOT*** use the automated system to obtain retirement annuity estimates or retirement eligibility dates: employees with part-time service, employees with NAF service, employees who elected to transfer to FERS, rehired CSRS employees who took a contribution refund which will not be repaid, rehired FERS employees who took a contribution refund, employees with post 56 military service who have not made a deposit, and employees with temporary service for which a deposit will not be paid, including FERS employees with post-31 Dec 88 temporary service. Firefighters, air traffic controllers, law enforcement officers, or retired military combining military and civilian service who do not fall into any of the above categories may obtain estimates via the web by selecting an annuity estimate. Firefighters, air traffic controllers, law enforcement officers, or retired military combining military and civilian service cannot use the phone system to obtain accurate retirement estimates.

### **Do the annuity estimates contain reductions for income taxes, health benefits and life insurance?**

No, unfortunately at this time our retirement estimator provides only the gross annuity with and without survivor annuity deductions. We do not provide deductions for income taxes as they vary depending on your individual tax bracket and where you live. You can determine the cost of your health benefits by referring to RI 70-9, "The Guide to Federal Employees Health Benefits Plans For Federal Retirees and Their Survivors," or to individual plan brochures. These may be obtained via the BEST homepage or the OPM web site at <http://www.opm.gov/insure/health/index.htm>. You can also determine your life insurance costs by using the FEGLI Calculator -- Continuation of Coverage After Retirement from either the BEST homepage, under Life Insurance, or the OPM web site at <http://www.opm.gov/calculator/index.htm>.

### **Can I get a copy of my retirement annuity estimate?**

Yes, you can. You may obtain a faxed copy of your retirement estimate through the BEST phone system by simply following the prompts after you hear the annuity estimate voiced to you. Overseas employees are currently not able to obtain faxed estimates. We expect this problem to be corrected when the long distance service is changed from AT&T to MCI.

If you are using the web, you can print a copy of your retirement estimate from your computer.

### **Who will assist me when I get ready to retire?**

Your Civilian Personnel Flight (CPF) will provide retirement counseling and application processing.

### **What happens once I retire? Will I be able to use the system?**

Once you retire, you will only be able to use the telephone automated system to obtain contact information for the Office of Personnel Management (OPM), the National Finance Center (NFC), and the National Association of Retired Federal Employees (NARFE). You will access this information through the telephone automated system by pressing (2) for retired employees. In addition, you should consult with your servicing CPF regarding the services they will provide shortly after you retire.



**Who provides survivor (death benefits) services?**

Your servicing CPF is responsible for survivor benefits services, but you can obtain general information through the automated system or the BEST homepage. You should consult with your CPF for general and personal information regarding your survivor benefits. The CPF will assist your survivor(s) in the event of your death.

**What kind of survivorship information does the system provide?**

The health insurance, life insurance, TSP, and retirement portions of the telephone system all provide information on survivor benefits. The health insurance and retirement portions contain information which apply to survivors. The life insurance and TSP portions contain information on designations of beneficiaries. The web system also has information on survivor benefits in the retirement estimates portion of the EBIS web transaction area.

## ***VERIFYING BENEFITS TRANSACTIONS***

**How long will it take for my BEST transactions to process?**

Benefits transactions are processed immediately to the Defense Civilian Personnel Data System.

**How will I know the automated system has accepted my benefits transaction?**

Before completing a transaction, the telephone system voices your benefits election and asks you to verify if it is correct or to change/delete it and start all over. Once you hear “your transaction will be effective on \_\_\_\_\_” or “your transaction has been successfully completed”, the system has accepted your transaction and automatically returns you to the previous menu. If you still have doubts whether the transaction processed, you can verify your election by accessing the benefits area (FEHB, TSP, or FEGLI), Personal Information, Projected Actions. This allows you to verify the transaction was successful and will process on the effective date, or if you have changed your mind, to change or delete the projected action. You can change or delete projected actions up to the effective date of the transaction. Once it is effective, you should review the Leave and Earnings Statement (LES) that corresponds with the effective date of your transaction.

If you are using the web automated system, it’s even easier to verify your transaction. First, the system will provide you a receipt of your completed transaction, which you can print. Second, you can immediately view a projected transaction by clicking on the benefits area (FEHB, TSP, or FEGLI), Personal Transactions, View or Void Projected Action. Again, you will have the option of keeping your projected transaction, changing it, or deleting it.

**How will I know when the action is effective?**

When you complete and certify a benefits transaction, the BEST system will tell you the effective date of your transaction and remind you to check the Leave and Earnings Statement (LES) applying to that date. Your LES documents all benefits transactions affecting your pay. We highly recommend you review your LES every pay period.

**What happens if my election is not reflected on my Leave and Earnings Statement?**

If your benefits election is not accurately reflected on your LES, call the Benefits and Entitlements Service Team (BEST) and talk with a benefits counselor. Benefits counselors are available Monday - Friday, from 7 a.m. - 6 p.m. CST.

**Can I change or cancel a projected benefits transaction?**

Yes, you can cancel projected health benefits, life insurance, and TSP benefits transactions at any time. If you are using the telephone system, select the appropriate benefits area, for example, health benefits, life insurance, or TSP, and then select “2” for personal information. Once in the personal information area, select the appropriate prompt for projected enrollment information. The system will voice your projected transaction information. Finally, the system will ask you if you want to change, delete, or maintain your projected transaction.

If you are using the web system, select the appropriate benefits area and then select “view and/or void projected transaction” and follow the prompts. Again, you may change, delete or maintain your projected action.

**Since I will no longer receive hard copy forms for my benefits transactions, I’m concerned about the safety of my personnel data if the system crashes. What backup procedures are in place to protect my electronic data?**

Every night we back up all daily transactions on tape. If the system crashes, we can recover all transactions back to the beginning of the business day. Once a week, we perform a full systems backup. Actually, electronic data is safer than paper data. One copy of the electronic tape is stored at the Air Force Personnel Center with an additional copy stored off-site. In the case of fire or other disaster, only one copy is destroyed.

## ***ADDITIONAL INFORMATION***

**How can I get additional information about my benefits and entitlements?**

Every employee should have the benefits and entitlements basic program brochures. (They are listed at the end of this document.) If you didn’t receive a copy of the booklets, you may obtain them from the OPM web site at <http://www.opm.gov>. You may also check with your servicing Civilian Personnel Flight to see if they have them. We recommend you familiarize yourself with this material.

**Do you have a BEST homepage?**

Yes, we do, and we invite you to access it on a regular basis at <http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm> in order to keep up to date on new and important information on your benefits and entitlements. We recommend you review “What’s New” several times a month to obtain current benefits information, such as legislative updates, open season information, and TSP current rates of return. We highly encourage you to access our homepage for key information.

**What about faxed documents?**

There are many fact sheets available through the BEST telephone automated system’s fax module. To order a particular document, you will need its document number. We recommend you first request our index of fax documents from the phone system. Once you have received the index, you can reenter the phone system and request a particular document. Overseas employees are currently not able to obtain faxed copies from the fax-back system. We expect this problem to be corrected when the long-distance service contract is changed; until then, overseas employees may contact a Benefits Counselor to request a fax document.

## **CUSTOMER FEEDBACK**

**How can I provide you with feedback about the BEST system?**

We’re glad you asked the question! We want and need your comments to ensure the system is easy to use and meets your needs. There are two ways you can provide us with feedback. First, you can share your



feedback with your servicing Civilian Personnel Flight (CPF) who will in turn share it with us. Second, you can provide feedback while using the BEST phone system by pressing zero (0) for a Benefits Counselor at the appropriate prompt. We hope, along with your constructive ideas on how we can improve the system, we'll hear about some of the good things we are doing. So, if you're happy with us, please tell us that also!

## **(BEST) TELEPHONE AUTOMATED SYSTEM MENU**

**“Welcome to the Air Force Personnel Center.** To access the benefits and entitlements services system, press 2; to access the civilian employment information system, press 3.”

**“For current Air Force serviced employees, press 1;** if you are a retired AF serviced employee or if you are the survivor of an employee who retired from AF civilian service, press 2; if you are seeking temporary continuation of coverage under the FEHB, press 3.”

**“To enter your SSN and PIN, press 1; if you have forgotten your PIN, press 2.”**

If this is your **first** time accessing the system, you will hear “please enter your **four-digit** Personal Identification Number or PIN.” (Your PIN will be a four-digit number equivalent to your MMY of birth).

If this is **not** your first time accessing the system, you will hear “please enter your six-digit Personal Identification Number or PIN.”

If you have forgotten your PIN, you will reset your PIN by pressing “2” and entering your SSN, date of birth, service computation date for leave, civilian pay plan, grade, and step. You will then enter your new six-digit PIN.

**“Please hold while we verify this information.”**

**“Please change your PIN to a six-digit number of your choice.”** (*Only if first time accessing the system*)

**“To change your PIN, press 1; to continue, press 2.”**

**“Current duty phone number on file for you is \_\_\_\_\_.** If this is correct, press 1, otherwise press 2.” (Overseas employees should exclude their country code.)

For **Federal Employees’ Health Benefits**, press 1

- For general FEHB information, press 1
- For personal FEHB information, press 2
- To elect new employee coverage, press 3
- To change from self and family to self only without changing your health plan, press 4
- To make an open season change or election, press 5
- To cancel your FEHB change or election, press 6
- To make a non-open season change or election, press 7
- To obtain a faxed copy of your most recent SF 2809, press 8
- To change your participation in the Premium Conversion program, or to transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

For **Retirement**, press 2

- For general retirement information, press 1

- For personal retirement information, press 2 (You may obtain the date you are first eligible to retire for a voluntary retirement in the personal information area.)
- For a retirement estimate, press 3
  - For a pre-calculated voluntary estimate, press 1
  - For a real-time on-line estimate, press 2
  - For a TSP monthly annuity estimate, press 3
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

For **Thrift Savings Plan**, press 3

- For personal program information, press 1
- To enroll or change your TSP during open season, press 2
- To make a new employee election, press 3
- To stop your contributions to the TSP, press 4
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

For **Federal Employees' Group Life Insurance**, press 4

- For general Federal Employees' Group Life Insurance information, press 1
- For personal life insurance information, press 2
- To elect new employee coverage, press 3
- To make a non-open season election, change, or termination, press 4
- To make an open season election or change, press 5
- To transfer to a Benefits Counselor, press 0
- To return to the previous menu, press 9

To request a **Faxed Document**, press 6

To **Exit** the system, press 9

## ***Benefits and Entitlements Basic Program Brochures***

Life Insurance	Federal Employees' Group Life Insurance, RI 76-21
Health Insurance	The Guide to Federal Employees Health Benefits Plan, RI 70-1
Thrift Savings Plan	Summary of the Thrift Savings Plan for Federal Employees, TSPBK08
FERS Retirement	Federal Employees Retirement System, RI 90-1
CSRS Retirement	Civil Service Retirement System, RI 83-1
	Military Service Credit Under the Civil Service Retirement System, RI 83-2
	Deposits and Redeposits Under the Civil Service Retirement System, RI 83-3
	Voluntary Contributions Under the Civil Service Retirement System, RI 83-10

## ***Designation of Beneficiary Forms***

SF 2823	<b>Designation of Beneficiary Under OFEGLI Program</b> Designates beneficiaries under the life insurance program.
SF 1152	<b>Designation of Beneficiary Unpaid Compensation of Deceased Employee</b> Designates beneficiaries for any remaining annual leave balance and earned compensation.
SF 2808	<b>Designation of Beneficiary for Lump Sum Payment Benefit</b> Designates beneficiaries for CSRS retirement lump sum payment benefits.
SF 3102	<b>FERS Designation of Beneficiary</b> Designates beneficiaries for FERS retirement lump sum payment benefits.
TSP 3	<b>Thrift Savings Plan - Designation of Beneficiary</b> Designates beneficiaries for TSP.

*For Additional Information, Procedural Guidance,  
and Benefits News.....*

Please reference the BEST homepage at  
<http://www.afpc.randolph.af.mil/dpc/BEST/menu.htm>

We'll also keep you informed through the BEST Newsletter

*They are both excellent sources of information!*

*We Look Forward to Providing You With Benefits and  
Entitlements Services*